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BLACK HOUSING, WHITE FINANCE: AFRICAN AMERICAN HOUSING AND HOME OWNERSHIP IN EVANSTON, ILLINOIS, BEFORE 1940

By Andrew Wiese **San Diego State University**

> "They said that Evanston, the beginning of it, was for rich people and help and not for colored people to come out and live ... Evanston is really a high place to live, but we get here and we stay."[1] (Caldonia Martin, Evanston, Illinois, 1972)

Historians of urban North America are learning more and more about working-class suburbanization before World War Two. Roger Simon, Olivier Zunz, John Weaver and Michael Doucet sparked interest in the subject in the 1970s, with their discovery of high rates of home ownership among blue collar immigrants in Milwaukee, Detroit, and Hamilton, Ontario—especially on the outskirts of town. More recently, the geographer, Richard Harris, has argued that blue collar suburbanization was even more widespread—perhaps even characteristic of North American suburbs before 1945. In each case, scholars have emphasized the role of informal or "cheap" housing markets and small lending institutions in facilitating suburbanization by workers and their families. Harris, in particular, has demonstrated that self-building was an important means that blue collar families used to overcome modest incomes and become home owners.[2]

One group that has received relatively little attention is African Americans. Although a large body of scholarship has focused on African American community formation in central cities and on black suburbanization since 1960, scholars know very little about how or why African American families made their way to suburbs before that time. They know even less about the way suburban housing markets functioned for those who did. It is the intent of this essay to address this deficiency and to offer concrete evidence about the operation of one of the nation's largest black suburban housing markets before World War II.

Although scholars have paid limited attention to African American suburbanization before World War Two, early black suburbanites formed an important component of the Great Migration. Suburbs attracted a significant proportion of southern black migrants in the inter-war period, comprising about 15 percent of black population growth in the North and West between 1910 and 1940, or approximately 285,000 people. By 1940, as many as 500,000 African Americans lived in suburbs outside the South, almost one-fifth (19 percent) of the African Americans in metropolitan areas of these regions.[3]

Early black suburbanites were similar to African Americans who settled in central cities in several ways, but they also made choices that set them apart. Like city dwellers, most were southern born, low skilled, and poorly paid. They concentrated in industry, unskilled labor, and personal service occupations, and they shared patterns of migration and family structure with city migrants. By contrast, many avoided cities by design, and, like other suburbanites, they built

communities that combined elements of urban and rural living. Suburbanites were also much more likely to own their own homes than central city blacks. This is especially notable given the fact that early black suburbanites tended to be poorer than African Americans in central cities.[4] Two questions remain unanswered: how did so many early black suburbanites become home owners, and how did suburban housing markets work to facilitate or hinder this process?

In central cities, most scholars agree, high housing prices and low African American incomes combined with discrimination in housing and mortgage markets to keep rates of home ownership exceptionally low among African Americans. In the suburbs, studies suggest, land was less expensive, but white suburbanites blocked access to their communities, white real estate brokers opposed selling to African Americans in white neighborhoods, and white financial institutions refused to extend credit to non-whites. In the few subdivisions designed explicitly for blacks, African Americans who aspired to own a home often had to build one for themselves through a mixture of paid and volunteer labor and without a mortgage. In cities *and* suburbs, then, scholarship demonstrates that African Americans faced crippling levels of housing discrimination, especially in the market for home finance. As a result, African American migrants congregated in a small number of city and suburban neighborhoods where they were highly segregated from the rest of the population.

A case study of Evanston, Illinois, a large commuter suburb of Chicago, illustrates that there was more variety in suburban housing markets before World War Two than historians have recognized. Although housing discrimination was a fact of life for African Americans in Evanston by the mid 1910s, Evanston's housing market accommodated rapid black population growth and provided substantial opportunity for black families to become home owners (albeit within strict geographic limits). Moreover, members of the local real estate establishment, including local bankers, played key roles in the process. Given the cushion of racial segregation, white elites supported black suburbanization in Evanston, and African Americans took advantage of the fact to build a community noted for home ownership, residential stability, and economic upward mobility.

Evanston is an apt choice for a case study of African American housing and home ownership in the suburbs. By 1940, Evanston was home to the largest black suburban community in Illinois (and one of the largest in the Midwest) with 6,026 residents in a total population of 64,000.[5] Equally important, patterns of African American community building in Evanston were similar to those in a whole class of early commuter suburbs. As early as 1910, historian Harold Connolly notes, "typical early affluent suburbs," such as Pasadena, California; East Orange and Montclair, New Jersey; and Evanston, Illinois, were home to some of the largest black communities in these states, and there were smaller black communities in many other elite suburbs (Table One).[6] In the nation's premier suburban region, Westchester County, New York, 11,000 African Americans lived in a dozen different suburbs in 1910, and this number had more than doubled by 1930. In Westchester County and elsewhere, large numbers of service workers, including African Americans, were part and parcel of the suburbanization process at the turn of the century.[7] As in Evanston, black communities developed in other early commuter suburbs at a historically strategic time. Having been established before the Great Migration and the development of systematic

Table 1

African Americans in Selected Domestic Service Suburbs, 1910–1940

	1910	*1920*	*1930*	*1940*
Darby, Pa. a/	676	1,114	1,367	1,461
East Orange, N.J.	1,907	2,378	4,850	5,950
East Point, Ga.	903	865	1,569	1,983
Englewood, N.J.	777	1,138	2,524	2,999
Evanston, Ill.	1,160	2,522	4,938	6,026
Freeport, N.Y.	219	388	351	1,332
Glen Cove, N.Y.	n/a	326	812	973
Lower Merion, Pa. b/	n/a	n/a	2,919	3,271
Montclair, N.J.	2,485	3,467	6,384	6,777
Mount Vernon, N.Y.	896	1,345	3,608	5,130
New Rochelle, N.Y.	1,754	2,647	4,644	6,228
Orange, N.J.	2,479	3,621	5,027	5,620
Pasadena, Ca.	744	1,094	3,015	3,929
Port Chester, N.Y.	237	204	873	929
Radnor, Pa. c/	n/a	n/a	1,298	985
Rockville Ctr., N.Y.	89	147	608	1,047
Webster Groves, Mo.	413	442	975	1,115
White Plains, N.Y.	858	995	2,150	3,141
Yonkers, N.Y.	1,549	1,940	3,332	4,108

a/Darby Borough
b/Lower Merion Township, including Ardmore and Bryn Mawr
c/Radnor Township

Source: U.S. Bureau of the Census, Census of Population, 1910–1940, II, III, *Reports by States* (Washington, D.C., Government Printing Office, 1913, 1922, 1932, 1941).

racial discrimination in housing, they were footholds for black suburban growth after 1916, when hundreds of thousands of African Americans began moving north. Finally, patterns of race relations in these suburbs, based as they were on a foundation of domestic and personal service, influenced a history of settlement, home building, and inter-racial cooperation that was distinct from suburban patterns elsewhere.

Although low incomes and low status occupations characterized black communities in Evanston and other elite suburbs, these places almost invariably offered greater opportunities for black families to purchase their own homes than did neighboring central cities.[8] In Evanston, for instance, nearly a third of African Americans owned their own home in both 1920 and 1930, in spite of black population growth of 136 percent. Among long term residents, the proportion of home owners was even higher. By comparison, fewer than 10 percent of black Chicagoans were home owners in either year. Black home ownership in Evanston declined during the Depression—to about 26 percent in 1940—but home owners remained a majority on a number of streets. Moreover, black Evanstonians in 1940 were almost as likely to own their own homes as middle class and elite whites, who formed the local majority.[9]

Patterns were similar in other affluent suburbs. In Pasadena, California, for example, as many as 60 percent of African Americans owned their own home

in 1920, and the proportion remained at 41 percent in 1940 in spite of a decade of economic depression. The comparable rate in Los Angeles was just under one-quarter. In the St. Louis suburbs of Webster Groves and Richmond Heights, Missouri, more than half of African American householders were home owners in 1940, as were almost 40 percent of black householders in nearby Kirkwood. Across the Hudson River from New York, black home ownership in suburbs like Plainfield (40 percent), Englewood (27 percent), Hackensack (25 percent), and Montclair, New Jersey (20 percent) posed a distinct contrast with black home ownership rates of 3 percent in Newark and 4 percent in New York City. Even in several congested suburbs of New York's Westchester County, African Americans were two to three times more likely to own a home in 1940 as those in New York City itself (Table Two).[10] Overall, African Americans in domestic service suburbs were far more likely to own a home than those in central cities.

Several factors supported black home ownership in Evanston before World War Two. First, Evanston contained a substantial amount of vacant land on the eve of the Great Migration, which was open to African Americans who wished to buy or build new homes. Second, local whites made no concerted effort to block African American settlement in a segregated, "black" section of the suburb. In fact, they often facilitated the process. Whites from Evanston and Chicago built new homes for African Americans, and they provided mortgages and construction loans that supported the growth of the black community. Finally, African Americans themselves went to great lengths to become home owners, and they used a variety of means to achieve this goal, including do-it-yourself home building. Without challenging the overall limits of racial segregation, they emphasized home ownership and economic mobility within their own community, and they enjoyed modest success.

Table 2

African American Home Ownership in Selected Cities and Their Suburbs, 1940

Central City	*Homeownership by percent*	*Suburb*	*Homeownership by percent*
Los Angeles	24	Pasadena, CA.	41
Philadelphia	10	Haverford, PA.	28
Chicago	7	Evanston, IL.	26
St. Louis	7	Richmond Heights, MO.	57
		Webster Groves, MO.	56
		Kirkwood, MO.	39
Newark	4	Montclair, N.J	20
		East Orange, N.J.	15
New York	3	Plainfield, N.J.	40
		Englewood, N.J.	27
		Hackensack, N.J.	25
		New Rochelle, N.Y.	13
		Yonkers, N.Y.	12
		Mount Vernon, N.Y.	7

Source: 16th Census of the U.S: 1940, Housing, Vol. II, *General Characteristics* (Washington, 1943) tables 1 and 22.

Ironically, evidence suggests that racial segregation in Evanston facilitated black suburbanization. Although the development of residential segregation in the suburb testifies to the unease local whites felt about black migration, the establishment of clear geographic limits to black community building appears to have calmed white fears. Race relations in Evanston were structured by a high degree of inequality that favored (and flattered) local whites and minimized conflict through patterns of paternalism and deference symbolized by the relationship of domestic service.[11] Separated as they were by income, occupation, and power, as well as clear geographic barriers, such as railroad tracks and a wide sanitary channel, African Americans posed little threat to the social status or perceived property values of Evanston's economic elite. Meanwhile, as workers, they provided services that were in high demand. As a result, the dynamics of local race relations combined with the aspirations of black southerners to shape a housing market that both supported black home ownership and accommodated the growth of a large black community in an otherwise affluent and white suburb.

Domestic Service Suburb: Evanston, Illinois

Located just north of Chicago, Evanston began to attract white commuters before the turn of the century. Beach ridges offered compelling views of Lake Michigan, lake breezes moderated the summer heat, and, after 1883, improved rail service provided convenient transportation to the central business district. As wealthy Chicagoans caught the commuting habit, they transformed Evanston from a college town of 4,200 in 1880 to a bustling commuter suburb of 25,000 by 1910.[12]

Although whites were the suburb's most obvious residents, Evanston's African American community was as old as the village itself. Evanston's first black residents arrived in the 1850s, and by 1880, approximately 125 African Americans lived in Evanston. They held jobs ranging from the skilled trades to domestic service, but as Evanston and nearby suburbs mushroomed with white commuters, the availability of domestic service work attracted a growing number of black migrants. By 1910, Evanston's black community was home to 1,100 people, and the suburb had become the domestic service hub for Chicago's affluent North Shore. It had also developed migration chains linking it with black communities in the South, and as the Great Migration poured black southerners into the Chicago area during the next three decades, African American Evanston grew six-fold.[13]

By 1940, African Americans comprised about one-quarter of Evanston's sizeable domestic service labor force, and domestic and personal service was the dominant job category among black Evanstonians, especially among black women.[14] In contrast to patterns among white suburbanites at the time (both wealthy and working class), more than half of black women in Evanston worked outside the home, and a great majority worked in domestic service.[15] Throughout the prewar period, the daily migration of black women from west side to east side and back again was one of the familiar rhythms of Evanston life, and long before reverse commuting became a national phenomenon, black women waited each morning for the northbound "El" train to take them away from the city and

Figure 1
Metropolitan Chicago, 1930 ***Source: U.S. Bureau of the Census, 1930***

deeper into the North Shore suburbs. For black men, Evanston and Chicago offered a wider range of job opportunities, but service employment still accounted for a plurality of male occupations before World War Two. Black Evanston supported a small professional elite, as well as a number of skilled workers and local entrepreneurs, but domestic and personal service overshadowed all other fields.[16]

Regardless of occupation, African Americans in Evanston placed a high value on home ownership. Property ownership had been among the chief goals of black southerners throughout the late 19th and early 20th centuries, and many brought the value north with them as a piece of their cultural baggage. In the South, proprietorship symbolized hard work and personal uplift in a way evident to every member of the community. It provided a basis for upward mobility, shelter for extended family, and security during times of sickness, accident, or old age. Lastly, it meant a greater degree of independence, which is to say freedom, than any form of tenancy. The historian, James Grossman, has argued that upward mobility through urban industrial labor gradually supplanted the value of home ownership among many southern migrants, but there were clearly many who never surrendered the desire to own a place of their own. As Peter Gottlieb implies in his study of black migrants to Pittsburgh, the difficulty most southern African Americans experienced in buying a home may have contributed to a lasting ambivalence about northern life. More recently, the anthropologist, Carol Stack, illustrates that the desire to own or preserve family properties in the South is among the key values that have attracted northern African Americans back to the rural South since 1970.[17]

In communities such as Evanston, home ownership was not easy to achieve, but it was attainable, and it was a goal toward which many African Americans strove throughout their lives. As early as the 1920s, observers noted the passion with which black migrants pursued home ownership in Evanston. "A leading man in [Evanston's] Negro community," for instance, reported in 1924 that "a large proportion of recent arrivals from the South have $2,000 to $3,000 saved and buy upon arrival." Resident, Louvenia Bell, herself a migrant from Mississippi, recalled that the minister of Ebenezer African Methodist Episcopal Church exhorted old Evanstonians to do like the southerners and buy homes.[18] Oral histories with other black Evanstonians also reflected an orientation toward home ownership. Residents such as Lessie Smith, Milton Harper, Tom Kees, Gussie Booker, Osceola Spencer, Sam Butler, and Henrietta Taylor punctuated their families' histories with instances of home buying and building, often noting the date and cost of purchases. For instance, Booker recounted, without being asked, "we worked up to where we could buy a little house." Likewise, Louvenia Bell ventured that her parents were "the first Negroes to buy a home in North Chicago." Caldonia Martin, in contrast, raised the subject as a means of criticizing her former husband, who had "never wanted property," whereas she eventually bought five homes, collecting rent on four.[19] Although economic reality prevented most black families from owning a home before World War Two, home ownership was clearly a goal toward which many Evanston families worked and saved.

Although African Americans' value for home ownership was rooted in the South, the desire for home ownership in communities such as Evanston was not simply a relic of southern black culture. Like any cultural practice, it persisted in Evanston because of its usefulness over time. In Evanston and other suburbs, blue collar families often used housing as a means to economic security. Before the development of a welfare state, clear title to a house and lot, plus a garden and small livestock out back, promised the certainty of shelter and sustenance in the face of unstable employment or retirement without pension. In suburbs

ranging from Englewood, New Jersey, to Pasadena and Richmond, California, African Americans raised gardens and livestock as a supplement to income (as well as a source of familiar foods), and in numerous suburbs, African Americans rented rooms or apartments in homes that they owned as a means of earning extra income.

In Evanston, these practices were apparently widespread. Oral histories recalled the prevalence of gardens and fruit trees among early black suburbanites, and on the far west side, chickens and other small livestock were not uncommon.[20] Furthermore, census data reveal that between 1920 and 1940, 25 percent to 40 percent of black Evanstonians used their houses as a source of rental income, and on some streets the majority of black home owners collected rent from tenants. The propensity of black families to use homes as rental properties even shaped the physical landscape of west Evanston. By 1930, about 40 percent of African Americans on the far west side lived in two-family homes, and on some streets two-family dwellings were the dominant housing type. At that date, a careful observer would have noted not only the frequency of contractor-built two-flats, but other signs of multi-family occupancy as well: exterior stairways, separate mail boxes and water meters, and extra refuse cans on trash day.[21] In contrast to the ornamental landscape of neighborhoods east of the railroad tracks, the landscape of black west Evanston reflected strategies of economic survival and mobility among the working class families who settled there.

In addition to fulfilling a variety of economic functions, home ownership also served African Americans as a means of preserving and reconstituting families in the midst of migration. With home places left behind in the South and families separated by hundreds of miles, African American migrants sought numerous ways of cementing and re-establishing family ties in their new home. Sharing shelter and living expenses was one means. Thus, in 1920, almost 30 percent of African American households in Evanston included extended family members, and multi-generational and extended family households remained common in west Evanston over many decades. Property ownership helped southern migrants establish roots and transform the place they worked into a place they could call home.[22] For all of these reasons—short-term subsistence, long-term security, enhanced social status, preservation of family ties, and the fulfillment of southern dreams—home ownership was a central goal among black suburbanites in Evanston before World War Two.

Although large numbers of black Evanstonians succeeded in becoming home owners, they did not do so without a struggle. In response to black migration, white Evanstonians erected a wall of segregation in public and private life, including the market for housing.[23] After 1910, Evanston's white real estate brokers apparently developed a practice of informal racial zoning. In effect, they treated a section of west Evanston as open to African Americans, while excluding them from the rest of town.[24] The result was increased crowding, higher housing prices, and racial segregation for Evanston's African American community.

Although explicit markers of segregation, such as race restrictive covenants, were uncommon in Evanston, the limits of black Evanston were well understood by blacks and whites alike.[25] Between 1910 and 1940, there was not a single area

of African American expansion outside of west Evanston, in spite of black population growth of almost 5,000. To the contrary, public and private actions reduced the number of African American housing units outside these boundaries.[26] By 1940, it was a simple matter to trace the boundaries of black Evanston. To the west and north, the enclave ended at the banks of a broad sanitary canal. To the east, black neighborhoods halted at the tracks of the Chicago and Northwestern Railroad, with the exception of one small node, which projected eastward on two streets to the tracks of the "El" train. To the south, Church Street formed

Figure 2

Many early African American households were located in areas zoned for commerce by the city in 1919. Over time, commercial development "racially cleansed" east and central Evanston. ***Source: David Bruner, "A General Survey of the Negro Population of Evanston," 1924; "Use Map," Evanston Plan Committee, 1921***

the recognized boundary. By 1940, 84 percent of African American households in Evanston lived within these limits, and the core of the neighborhood was 95 percent black. Outside these limits, a few black families lived in a pocket of older homes on the east side (where families had bought before 1900) and in a few scattered houses along the Northwestern Railroad tracks, but by the eve of World War Two, suburban Evanston was nearly as segregated as the city of Chicago.[27]

In spite of these similarities, the housing market that produced segregation in Evanston suggests that there was greater diversity in metropolitan housing markets before 1940 than historians have recognized—even where African Americans were concerned. In his study of Detroit, *The Changing Face of Inequality*, Olivier Zunz discerned two primary housing markets that shaped different parts of the city at the turn of the century:

> One was formal, [and] operated through professionals from their downtown offices. It produced expensive homes for the native white American community, many of them for rent. The other market was informal, highly localized, controlled from within ethnic communities and designed to fit their means.[28]

In addition to Zunz, scholars such as Richard Harris, Matt Sendbuehler, Becky Nicolaides, and Roger Simon have described similar informal markets for blue collar workers in cities such as Chicago, Los Angeles, and Milwaukee, as well as Toronto and Hamilton, Ontario. Among African American workers, too, scholars suggest that informal markets such as Zunz describes allowed working class families to become home owners in semi-rural suburbs.[29] However, observers of African American housing in suburbs and central cities alike have emphasized the difficulties that African Americans faced in borrowing money from mainstream lending institutions. Banks and other institutions—including the ethnic savings and loan associations that facilitated working class white home ownership—often refused to make home loans in black neighborhoods. Even more, they rejected making loans to black families in white neighborhoods. Black institutions picked up some of the slack, but they were small and often poorly equipped to meet the urgent demand for home loans within growing black communities. Consequently, African Americans who aspired to own a home were often forced either to build without a mortgage or to borrow money from informal lenders who extorted high rates of interest and hazardous terms.[30]

In Evanston, by contrast, the African American housing market combined both formal and informal features. Formal market agents such as banks, title insurance companies, professional real estate and mortgage brokers, and large speculative builders all participated in the market for African American housing. At the same time, Evanston exhibited informal market features, such as owner building, long-term home construction, and lending by a range of amateurs. Most striking, however, was the active participation of men who were pillars of Evanston's white real estate establishment.[31] A closer look at the housing market in three west side subdivisions illustrates that African Americans in Evanston obtained homes of their own before World War Two through a range of means, some of which are only hinted at in the existing literature.[32]

Transition of Existing Neighborhoods

As Evanston's African American community grew during the Great Migration, the supply of housing available to blacks grew in two familiar ways: through the transfer of old housing in existing neighborhoods and through new construction. As in central cities, the most common means of housing expansion was racial transition of existing houses and apartments. The process of change on Ayars Place, a block-long street between the railroad and commuter tracks on the near west side, illustrates the process throughout west Evanston.[33] In the late 1910s, Ayars Place was home to an aging population of middle class whites who lived in spacious, if utilitarian, two and three story homes. To the south, these homes abutted the growing African American business district on Emerson Street.[34] As black migration accelerated, pressure for housing on Ayars Place and other all-white streets increased. In 1918, a black minister and his wife broke the color line on Ayars Place, and a racial turnover followed in a matter of years.

According to Cora Watson, whose family arrived next, white neighbors objected to their arrival, but "they couldn't keep us from moving in." "There was this sign on the street," Watson recalled,

> " 'For Sale.' The whites had a house for sale. I saw it often, when I would get off ... the 'El' coming from Chicago. I decided I would just ask, out of curiosity. They tried to get a white buyer, but the family said they would sell to anyone if they had half the money down. I went back to Greenwood [South Carolina] and sold the [family] house to get the money for a down payment."[35]

Watson and her husband, Moses, a carpenter and building contractor, purchased the house for $2,500, agreeing to pay $25 per month to a local trustee who had lent them the rest of the money. By 1920, there were eight black families on Ayars Place. Within two more years, fifteen houses had changed hands, and Ayars Place was 50 percent black. By 1925, African Americans occupied 75 percent of the homes on Ayars Place, and two-thirds of them were home owners. New residents included several black professionals and business owners, but over three-fourths of the newcomers had blue collar occupations, most of them in personal services and unskilled labor.[36] On other streets, whites persisted longer—especially to the west where working class immigrants had built their own homes in the 1910s—but by 1930, African Americans had supplanted most of the whites on Ayars Place and half a dozen other streets nearest the railroad tracks. By 1940, the blocks north of Emerson Street from the railroad to the west edge of town were almost exclusively black.[37]

Like racial transition on hundreds of city streets, racial change on Ayars Place was rapid, and it occurred without forceful resistance by local whites. Rather than resisting or staying put, aging white residents sold their homes and moved elsewhere. What is notable about the process, however, was the level of participation by Evanston's white real estate elite. Rather than shunning the market on Ayars Place as homes changed hands, formal lending institutions and prominent businessmen played an active role in the process. In fact, men who lent money to African American home buyers on Ayars Place (and they were

Figure 3

Evanston's black upper-crust led the process of racial transition on Ayars Place and neighboring streets. Chauffeur, Thomas Jetton, and his wife Letitia purchased this home at 1013 Ayars from white owners in 1921 for $4,000, $500 down.
Photograph by Andrew Wiese

all men) included future presidents of the Evanston Chamber of Commerce and the North Shore Real Estate Board, elected officials, and executive officers from three local banks.

The most active of these individuals was John F. Hahn, who was Evanston City Clerk from 1899 to 1925 and president of the Commercial Trust and Savings Bank of Evanston. Hahn lent first or second mortgages to a third of black home buyers on Ayars Place (eight of twenty-five) in the early 1920s.[38] Other individual mortgagors included Christian Golee, founder of the Evanston Trust and Savings Bank and, later, president of the Chamber of Commerce (1930–31), who made four individual mortgage loans on Ayars Place, and Clyde D. Foster, a founder of the short-lived Central State Savings Bank of Evanston, who made three loans as an individual and oversaw several others as treasurer for the real estate firm, Quinlan and Tyson.[39] Altogether, individual mortgage lenders from Evanston furnished 40 percent of the loans to African American buyers on Ayars Place between 1918 and 1931. Individual lenders from Chicago provided an additional 25 percent, and the Chicago Title and Trust Company, one of the largest mortgage lenders in Cook County, lent most of the balance, about 32 percent.[40] Although local banks generally avoided Ayars Place as it underwent racial transition, members of the local real estate elite and one large Chicago firm made up the difference.[41] In contrast to the image of lenders in racially changing neighborhoods as loan sharks of the mortgage world, mortgagors on Ayars Place included well known public men with real estate investments all over town.

Although white elites lent money to African Americans in a housing market on Ayars Place undergoing racial change, evidence suggests that they charged a premium for the service. Although mortgage records are inconclusive sources regarding the actual cost of credit (mortgage documents do not reveal administrative charges that may have inflated the cost), the printed terms of mortgages recorded for homes on Ayars Place suggest a pattern of discrimination against black borrowers.[42] For example, the average first mortgage loan on Ayars Place was $3,060 at 6.25 percent interest payable in 3.78 years. Second mortgages were typically smaller ($1,991 on average) for a shorter period (2.3 years) at a higher interest rate (6.44 percent). By contrast the average first mortgage loan to a sample of white home buyers in Chicago during the same period was $4,160 at 6.1 percent interest, payable in 3.8 years. Although there is no way to separate differences related to race from effects related to income, occupation, or other factors, evidence suggests that Evanston lenders took a bite out of their black clients.

In spite of apparent discrimination, it is worth noting that a number of African Americans actually received better mortgage terms (at face value) than whites on Ayars Place or in Chicago generally.[43] Further, the fact that face-value mortgage terms were often equal for blacks and whites (and in many cases favored black home buyers) at a time when mainstream mortgage lenders spoke openly about discrimination in lending may suggest that the hidden costs of credit were not substantially higher either. Overall, evidence suggests that African American home buyers in Evanston faced discrimination in lending, but the pattern of discrimination was more complicated than one might expect.

Building New Homes

In addition to buying existing houses in white neighborhoods, Evanston's African American community grew through the construction of new homes built specifically for black clients. The key to this phenomenon was the availability of vacant land on Evanston's far west side. Although land owners had subdivided the area into building lots before the turn of the century, sales had not materialized. Distant from public transit, prone to flooding, and isolated from downtown by black neighborhoods to the east, the far west side remained the province of truck gardeners and immigrant owner-builders through the 1910s. As black families began pushing west, however, real estate owners at last found a market. Between 1920 and 1929 a minor building boom produced more than 400 new homes in the area, most built explicitly for African Americans.[44]

Coupled with existing home purchases on streets such as Ayars Place, home building in west Evanston reflected the diversity within the African American suburban housing market during the Great Migration. A sample of 100 building permits issued on the west side between 1916 and 1930 included forty-two separate builders who built eighty-four houses specifically for African Americans. Two-thirds built just one house, including eleven (26 percent) who built homes for themselves. Most lived in Evanston, and exactly half were African Americans. Builders included contractors hired by white businessmen to build houses on speculation, carpenter-entrepreneurs of both races who erected "spec" houses at their own expense, and contractors who built or remodeled houses for individual African American owners. Finally, a number of families erected houses by themselves, especially on the western margins of town.[45] At a time when the home building industry was becoming increasingly professionalized, the landscape of west Evanston reflected the work of dozens of formal and informal agents: some hoping to profit from the migrants' demand for housing, some working to build shelter for themselves, and some seeking to do both.

Two building subdivisions illustrate the diversity of housing strategies in west Evanston. At one end of the spectrum was Jacob S. Hovland's subdivision, which opened in 1914. Hovland's addition was a classic unplanned, blue collar subdivision.[46] Hovland sold inexpensive building lots to all comers without restriction as to the manner of construction or occupancy. Streets in Hovland's addition remained unpaved for more than a decade, home builders could delay connecting to services if they chose, and lots sold for a modest price—initially $145 for a 25' by 100' lot. Early buyers included immigrants from Poland, England, Italy, and Armenia, as well as native born whites and southern blacks, most of whom had working class occupations.[47]

As in many blue collar subdivisions of the era, home ownership in Hovland's addition was high from the start. In 1920, the forty small houses in Hovland's addition were 90 percent owner occupied. Moreover, like the working class builders that Richard Harris and Becky Nicolaides describe, buyers kept housing costs down through a variety of informal building strategies.[48] Most lot owners hired small contractors to build houses for them, although about one-third cut costs by building their own. Either way, lot owners often started small and built their way up. One common practice was to construct an inexpensive frame "garage"—often one or two rooms without water or electricity. Owners moved

Figure 4

Owner-built homes, such as this one erected in 1917 by laborer Harry Atkinson, dotted the inexpensive subdivisions on Evanston's west side during the Great Migration. As in this case, owners routinely expanded their homes over time as their means or needs changed. *Photograph by Andrew Wiese*

into these rudimentary structures until they could afford to add on, or they used them as temporary shelters while building more substantial homes. South Carolinians, Newton and Lillian Moore, for example, purchased a lot on Grey Avenue in 1915 and took out a building permit for a "one story frame building" with an estimated cost of $100.[49] Two years later, the city granted the Moores a second permit for a "one room addition" costing $50. In spite of rock-bottom building costs, the Moores were living in the house in 1920. That same year, the Moores sold the house to another African American, Samuel Woods. After paying off his contract with the Moores, Woods took out new building permits in 1926 and 1927, and he borrowed money for improvements totaling $2,000. In both cases, Woods listed himself as the builder. The house at 1829 Grey represented the work of two owner-builders, but the process of extended construction and the Moores' decision to start with a very modest structure were common features of low cost home building in west Evanston and other blue collar suburbs.[50]

In addition to pure owner-builders, many families combined contractor-building with long-term construction and "sweat equity" to reduce the cost of home ownership. "Garage-first" building, for example, was not uncommon for lot owners who hired skilled carpenters to build for them. Asa Lee, for instance, hired black contractor, Anthony Gandy, to build a "frame garage and storeroom" for $1,200 in 1922 on a lot that he owned in Hovland's addition. Eight months later, Lee hired a white carpenter to convert the building to "temporary living

quarters." When the city sanitary inspector visited that Autumn, four adults were living in "a two room shed without water, light or sewer connections," and the city directory identified Lee as the head of household. A photograph reveals a windowless building with two doors and a small brick chimney, surrounded by construction debris. Over the next two years, Lee apparently saved his money—perhaps collecting rent from the adults with whom he lived—and in June, 1925, he took out a permit for a $7,500 frame house.[51] In Lee's case, contractors did all the building, but staggered construction and Lee's willingness to endure substandard conditions for several years brought ownership of a well-built home within reach. Like workers in a variety of early suburbs, some black Evanstonians expressed a value for home ownership that exceeded the need for privacy or urban services, which were basic to middle class suburbanization.

Although home building in Hovland's addition reflected practices common in other working class subdivisions, these represented only one end of the new home market for African Americans in west Evanston. Just across Emerson Street to the north was John Culver's addition, a four block survey, which had been subdivided originally in 1891. Lots had failed to sell until 1923, however, when a white real estate agent from nearby Oak Park, Illinois, purchased the subdivision and began selling lots to an African American market.[52] In contrast to Hovland's addition, which attracted an integrated group of owner builders and small contractors in the early stages of the Great Migration, Culver's addition mainly attracted speculative builders who sought to profit from the housing needs of a black community that was growing by leaps and bounds in the mid-1920s.

Reflecting this context, new homes in Culver's addition tended to be larger, more craftsman-like, and more expensive than homes in Hovland's addition. The average cost of houses in Culver's addition during the 1920s was $6,700, compared to $1,500 ($900 for African Americans) in Hovland's addition, although a number of houses ranged as high in cost as $12,000–$14,000.[53] In part, these differences in price reflected inflation during the First World War and afterwards, but the most substantial influence on cost was the size and quality of homes themselves.

The residential landscape of Culver's addition also reflected much greater involvement by speculative builders. The sample of Evanston building permits revealed at least 30 individuals who built west side homes on speculation between 1916 and 1930. The largest of these builders in Culver's addition and in west Evanston generally were James and Lillian Barbour, who were responsible for 11 percent of the permits sampled (11 of 100). A white attorney from Rogers Park, the Chicago neighborhood just south of Evanston, Barbour represented Evanston in the Illinois State Senate from 1916 to 1936. Over forty years, the Barbours hired contractors to build more than 135 houses in Chicago and Evanston.[54] They built most of these for white families, but in west Evanston they demonstrated faith that African American workers, too, had the intention and the means to buy well-built bungalows at a moderate price.

Next to the Barbours, the largest builder on Evanston's west side was a black-owned firm called the Evanston Home Improvement Company (EHI), which was a business partnership formed by several prominent black tradesmen and contractors. EHI built at least a dozen west side homes on "spec" plus a number of houses on contract for black lot owners. In contrast to Barbour, who specialized

Figure 5

Black contractor, William H. Dixon built this "spec" house in Culver's Addition in 1923 with the help of a $3,000 construction loan from white realtor, Howell Tyson.
Photograph by Andrew Wiese

in one-story bungalows for $5,500, EHI specialized in large two-family houses ranging in price from $10,000 to $14,000.[55] The latter, in particular, attracted black Evanstonians who had savings, good credit, and the desire to use their homes as a source of income. Buyers included a variety of skilled workers, a police officer, a decorator, a clerk, and several chauffeurs, as well as a number of laborers and laundresses.[56] Reflecting the desire of owners for housing units that were affordable in the short term and income-producing over the long run, about 40 percent of houses on the far west side—where new building had the greatest influence—were occupied by two families in 1930. In Culver's addition, especially, almost all of the homes contained a rental unit in 1940, a fact that reflected both initial construction and later remodeling by owners.[57]

Not surprisingly, patterns of lending on the west side reflected these distinct patterns of home building. In Hovland's addition, the size and terms of mortgage loans matched the low cost of construction and the informal strategies employed by local builders. At one end of the spectrum were owner-builders like the Moores, who built houses at very low cost without apparent recourse to credit.[58] Other black owner-builders were able to arrange financing, however, even though they built very inexpensive homes. Joseph and Mary Ivester, for example, bought a lot on Brown Avenue in 1915 and borrowed $600 from the State Bank and Trust Company of Evanston to build a new home.[59] The Ivesters' loan notwithstanding, local banks generally avoided mortgages in Hovland's addition. In fact, local banks made loans to just two African Americans in Hovland's addition between 1915 and 1932. Individual lenders from Evanston, too, expressed caution, especially with black home builders. John Hahn, for instance, made thirteen loans to white home builders in Hovland's addition but none to African Americans. Instead, the great majority of mortgage loans in Hovland's addition originated in Chicago. More than 40 percent originated with the Chicago Title and Trust Company, which had a record of small lending all over the city.[60]

Reflecting the low cost of housing (and the limited collateral that lot owners had to offer), home loans in Hovland's addition tended to be conservative. This was certainly true of Chicago Title and Trust Company's loans, which ranged in value from $400 to $1,000, at higher rates of interest than other west Evanston loans. The median loan in Hovland's addition was $600, due in 3 years at 6.5 percent interest—though Chicago Title and Trust routinely charged 7 percent (at face value). Second mortgages were worth about twice as much, reflecting the accumulation of collateral by builders as houses neared completion. Still, loans extended to African Americans in Hovland's addition remained about half the size of the median loan in Ayars Place.[61] Low cost home builders could get small construction loans to build in Hovland's addition, but they apparently paid a price for the service.

Patterns of mortgage lending in Culver's addition reflected a different segment of the market altogether. In contrast to both Hovland's and Hobbs' additions (Ayars Place), banks lent actively to the speculators building homes for African Americans in Culver's addition. City and suburban banks provided almost 40 percent of mortgage loans in Culver's addition, compared to 12 percent in Hovland's addition and just 4 percent on Ayars Place. These included the Chicago-based Bank of America, which made construction loans to James Barbour on several

properties, and the State Bank and Trust Company of Evanston, (Evanston's largest and oldest bank) which made fifteen loans for construction or purchase, ten directly to African Americans. Additionally, individual lenders from both Chicago and Evanston lent money to African Americans who built homes either for speculation or personal use. Finally, although the sample was small, lenders appear to have lent substantially more money to new home builders in Culver's addition than to builders in Hovland's addition. The median value of ten loans traced in Culver's addition was $3,000, compared to $1,319 in Hovland's addition.[62] More than either Ayars Place or Hovland's addition, lending and building in Culver's addition had many attributes of a formal housing market, dominated by lending institutions and speculative building contractors.

Taken as a whole, the African American housing market in west Evanston reflected a wide range of housing market practices at work in American cities and suburbs in the 1910s and 1920s. These included features associated with central city black neighborhoods, such as swift racial transition and home purchase through contract deeds, as well as practices typical of unplanned blue-collar subdivisions such as owner-building, extended construction, and amatuer financing. Finally, home building in Culver's addition reflected patterns of speculative construction and finance common to middle class white suburbs of the time. Like the localized ethnic markets Zunz described in Detroit, the housing market in Evanston catered to the range of African American home seekers. African Americans, for their part, employed a range of strategies to become home owners. At one extreme, families exchanged sweat equity and inconvenience for home ownership by building homes of their own. At the other, buyers combined savings and a home mortgage to pay for professionally built homes. Finally, at every level African Americans in Evanston routinely used housing to their economic advantage through domestic production, sharing costs with extended family, and the renting rooms and or apartments for extra income.

Lenders and Borrowers

One final question remains: Why, in the context of the Great Migration, did white Evanstonians participate so actively in the black housing market in their community?

The first answer is the reason why people engage in businesses of any kind: to make money. This is the answer that best suited Frank Foster, whose father, Clyde D. Foster, was an active mortgage lender in black Evanston between the wars. "My father was a philanthropic guy," Foster said, "but he was also a hard headed business man." If his father lent money, Foster opined, his motives were strictly business.[63] If so, Foster was in good company. Prior to the Depression, small mortgage lending was a common enterprise for real estate brokers and other small business people, and this was certainly true of Evanston, where mortgage records reveal lending by numerous local real estate agents.[64] In Foster's case, he told his son that he realized early in his career that "'I wasn't going to make the money I wanted just selling houses.'" So, "he got involved in other enterprises," including property management, partnership in a small bank (established inauspiciously in 1929) and local mortgage lending. With relatively high interest over a short term, small individual mortgage loans were a sound and generally conservative

investment before the 1930s, especially when the collateral was a house just across town and the borrower was a neighbor.

Even so, business alone doesn't fully explain the pattern of white involvement in Evanston's black housing market. Race was a critical variable in housing markets nationwide before 1940. Moreover, real estate brokers and mainstream lending institutions were among the chief arbiters of racism in housing markets, playing key roles in the development and maintenance of racial segregation in housing. Real estate brokers' associations were responsible for the spread of racial covenants in property deeds, and they were instrumental in propagating the idea that African Americans (indeed social diversity of almost any kind) were a threat to white property values. For example, the Chicago Real Estate Board, to which several Evanston brokers belonged, supported even the use of force to preserve racial segregation in Chicago in the late 1910s, and it spearheaded numerous efforts to restrict black neighborhood expansion in the city.[65] In most suburbs, including Evanston's neighbors on the North Shore, white realtors worked not just to segregate but to exclude African Americans altogether.[66] By contrast, members of Evanston's real estate establishment played a key role in the growth of Evanston's African American community.[67] They lent money to black home buyers, which gave them a financial stake in the future of black neighborhoods in Evanston and expressed their faith that black borrowers were a sound financial risk. If Evanston brokers lent money to African Americans for the sake of business, it clearly wasn't business as usual.

Fuller explanation lies in Evanston history and race relations before World War Two. Unlike most suburbs, which worked to exclude non-whites, Evanston was home to a well-established black community of more than a thousand people when the Great Migration began. Moreover, African American workers supplied labor that was in demand among white elites, and they had personal ties with white families all over town.[68] In spite of residential segregation, white and black Evanstonians also lived with a degree of intimacy that facilitated cooperation in the housing market. In addition to those families who knew each other through the relationship of domestic service, long-time residents were often acquainted as high school classmates, and socially active citizens often knew one another through participation in charity work and politics. For instance, William H. Dixon, a leading black real estate agent, sat on the board of the black Community Hospital with Clyde Foster in the 1920s and 1930s. It was probably not a coincidence that Foster's business partner, Howell Tyson, loaned money to Dixon on several occasions to build "spec" houses on the west side, or that, in another case, Tyson lent money to one of Dixon's clients for the same purpose.[69] In such cases, references to the character and reliability of borrowers were easily available, and through the same grapevine, potential home buyers could identify individuals who would lend money on the west side.

As a result of these interactions, white Evanstonians may have been less susceptible to the sort of racial fears that drove panic real estate sales and collective violence in American cities and suburbs during the Great Migration. Moreover, by the end of the 1920s, there were a substantial number of white Evanstonians with a large financial stake in the existence and economic survival of the local African American community. These investments didn't make white Evansto-

nians less racist than whites elsewhere, but because black migration left their power unchallenged, they had room to be more tolerant.

Not surprisingly, the participation of white elites in Evanston's black housing market mimicked broader patterns of race relations in the suburb. Mortgage lending by white elites followed a tradition of white philanthropy and paternalism toward the local black community. During the 1910s and 1920s, white donors supported campaigns to establish a black hospital, a boarding house for single black women, day care services for black children, and a YMCA to provide recreational facilities for black youth.[70] Each of these campaigns aided Evanston's black community while re-enforcing racial segregation in the suburb. Evanston's leading mortgage lenders were no strangers to this practice. Clyde Foster, for instance, was widely recognized for his philanthropy toward black Evanston, notably his long service as president of Evanston's black hospital. John F. Hahn, too, was a thirty-year member of the Board of Central Charities in Evanston, an umbrella organization that supported social service agencies all over town, including those on the west side.[71]

Beyond public philanthropy, private paternalism was also commonplace in Evanston. Within the realm of domestic service, white employers made gifts to the men and women who worked for them, including second hand clothing, furniture, household supplies, and even food during harder times.[72] Many Evanston whites also prided themselves on living in a community without any "race problem." Like these private acts of charity, mortgage lending in west Evanston promoted the welfare of the black community. At the same time, it muted potential conflict and enhanced white feelings of benevolence (and superiority).[73] Last but not least, it also served to re-enforce racial segregation in the suburb.

By investing in new housing and supporting black home buying in neighborhoods west of the tracks, Evanston's real estate establishment succeeded in doing what white realtors failed to do in Chicago. They established segregation while (and by) expanding the supply of housing available to black Evanstonians. In Chicago, Thomas Philpott illustrates, white realtors hoped to prevent black neighborhood expansion during the 1910s and 1920s by building "decent homes . . . for colored people in a section which is congenial to them."[74] 'Congenial' in this instance meant within existing black neighborhoods. Black Chicagoans also lent support to the idea, although they did so for different reasons. While whites focused on preserving segregation, African Americans emphasized the need for more and better housing. Largely as a result of these differences, this "dual solution" to the black housing crisis ultimately failed. After a decade of rhetoric, the only project to materialize was the 421-unit Rosenwald Gardens Apartments, which opened in 1929. Compared to the needs of Chicago's black population, which mushroomed by 190,000 between 1915 and 1930, separate home building for African Americans was a drop in the bucket.[75] In contrast, Evanston's smaller size and population growth allowed greater results. Whether or not white Evanstonians followed the reasoning of their Chicago peers explicitly (some certainly would have been aware of it), new housing accommodated as much as half of black population growth in Evanston during the Great Migration.[76]

Although whites clearly held the upper hand in Evanston, there were limits to their power. Like white realtors and officials in Chicago, white Evanstonians resorted to segregation in large part because they could not stop African American migration to their community. Once black pioneers had driven a wedge of settlement, and as long as there was a demand for black labor, white Evanstonians had limited means to arrest black migration, even if they had wanted to. Events in Chicago demonstrated that even violence was largely ineffective in stemming the expansion of black neighborhoods where whites were leaving and housing was affordable. A second option white officials might have adopted was to enforce building and sanitary codes more strictly (and prejudicially) on the west side. Although this strategy might have limited new home building and kept African Americans bottled up near the railroad tracks, it wouldn't have prevented some whites from selling or renting to people like Cora Watson, who had the money and the nerve to break the color line. Given these realities, white Evanstonians worked to control and contain a social movement they couldn't stop.

African Americans' recollections of the process underscore this conclusion. In fact, black Evanstonians tended to describe settlement and expansion during the Great Migration as a process of struggle, not cooperation, much less paternal assistance. As Cora Watson put it, "whites didn't want colored" but "they couldn't keep us from moving in." Similarly, Caldonia Martin remembered that African Americans had "bought out" whites in the neighborhoods west of Ayars Place. Others recalled that black realtors had played the devil with white imposed boundaries. Anna Watson, for instance, remembered one who "would block bust, too," and Sally Dixon blamed racial segregation on black realtors who she claimed had scared whites out of the west side. The family of realtor William H. Gill put the matter in different terms, but they too emphasized his role in breaking color barriers, noting in his obituary that "it was through his efforts that many areas were opened to Negroes."[77] In the individual memories of black Evanstonians, then, the agency and initiative for creating black Evanston had been theirs. Whites had stood in the way.

Mississippian Caldonia Martin, who moved to Evanston in 1909, drove home the same point in a 1972 interview. "They said that Evanston, the beginning of it, was for rich people and help and not for colored people to come out and live," she asserted. Returning to the thought a few moments later, she added, "Evanston is really a high place to live, but we get here, and we stay."[78] Particularly striking is the way Martin turned the concepts of white paternalism and black dependency on their heads. Starting from the perspective of Evanston whites ("they said"), she quickly took authorship of the statement and transformed the "help" into the "people"—in effect moving the presumed chorus from the wings to center stage. From the perspective of Martin and many like her, African Americans were protagonists in Evanston's history who had moved to the suburb and stayed in spite of the wishes of whites who hired so many of them.

Evidence from the housing market in west Evanston suggests an even more complicated story. In Evanston, African Americans and whites met on a basis of unequal but mutual dependency. Heeding racial fears common among whites of the era, white Evanstonians responded to black migration much as whites in other communities—through segregation in housing and public facilities. At

the same time, white demands for black labor and the context of local race relations led them to pursue racial segregation through different means than whites elsewhere. African Americans, for their part, were the prime movers in the process. By moving to Evanston—to rejoin family, to enroll their children in better schools, to escape southern racism, to find work, or to purchase homes of their own—they forced local whites to respond. Once they arrived, they acted on their own behalf to improve the quantity and quality of housing available to them. The market for African American housing in Evanston, thus, reflected a compromise involving cooperation as well as conflict.

Conclusion

In Evanston, African Americans faced rigid segregation in housing, but within the west side, they built a community noted for residential stability, economic mobility, and the opportunity for hard working people to own a home of their own. Three factors combined to facilitate African American home ownership in Evanston. First, the availability of vacant land allowed builders to construct homes to meet the range of incomes in west Evanston. Second, the willingness of African American families themselves to exchange sweat equity for a home, to extend construction over long periods, and to use their homes to generate income, brought home ownership within reach of a broad spectrum of blue collar Evanstonians. Finally, the availability of credit from mainstream institutions and individual lenders made it possible for scores of black families in Evanston to extend their incomes and to purchase or build far more than they might have without it.

In contrast to the model of housing market discrimination based on northern central cities and the literature of early African American suburbanization, which emphasizes the role of informal or "cheap" housing markets in facilitating the dream of home ownership, African American home buyers in Evanston had access to credit from sources in the "mainstream" or formal suburban housing market. The market for African American homes in Evanston combined features of both formal and informal markets, and through these means, an appreciable number of African Americans became home owners before World War Two.

Beyond the immediate context of metropolitan Chicago, of course, what makes the Evanston case so compelling are the similarities between Evanston and other commuter suburbs of its era. As historian, Kenneth Jackson, and others have shown, railroad suburbs such as Evanston were routinely home to working-class, as well as elite, suburbanites.[79] African American service communities were especially common in the New York-Philadelphia metropolitan corridor, which had exceptionally well-developed suburban rail systems at the turn of the century, but they were also common near cities such as St. Louis and Los Angeles, and they were ubiquitous in elite suburbs across the South.

In such suburbs, African American communities were long-standing features in the suburban landscape. Moreover, African Americans typically occupied separate and marginal areas of these suburbs, and race relations reflected similar patterns of inequality to those in Evanston. In a survey of suburban Philadelphia, for example, Leonard Blumberg and Michael Lalli found sixty "little ghettoes," which "are now or were in the recognizable past, areas of marginal location with

respect to residential development at the time they began. Often they were cut off by railroad tracks, swamps, or highways. In one case, a two-block long stone wall was built reputedly to mark 'the line.' "[80] There is also evidence that African American families bought and built new homes in these suburbs, especially in suburbs where they had access to vacant land. In Englewood, New Jersey, and Yonkers, New York, for instance, black suburbanites in the 1920s bought lots and built homes in black subdivisions at the outskirts of town. What's more, Gotham's black newspapers advertised vacant lots or new homes for sale in these and almost a dozen other suburbs during the Great Migration.[81]

In addition to the availability of vacant land where African Americans could build new homes, scattered evidence suggests that white elites in other suburbs participated in the process of black home building much as in Evanston. In Pasadena, California for instance, African Americans, as well as Mexicans, Japanese, and working-class Anglos began building and moving into new homes in the northwest section of the city after the turn of the century, and by 1920, as many as 60 percent of African Americans in Pasadena were home owners.[82] During the 1910s and 1920s, a range of white and black contractors built new homes for black families in this neighborhood, and a cursory examination of property records suggests that local whites loaned money to blacks for the purchase of housing in Pasadena. Oral tradition in the city also indicates that wealthy whites occasionally built or financed homes for their black domestic workers, and the city's premier black home builder before World War Two, William Harrison, apparently had sound credit and connections in Pasadena's white community.[83] Given the difficulty of purchasing a home without credit, the wide range of African American-owned homes in Pasadena and suburbs like it is strong evidence by itself that mortgage financing was available from one source or another. Analysis of property records in individual suburbs is the only way to establish with certainty who lent money to whom and on what terms. Even so, the surprising pattern of home building and home finance for African Americans in Evanston appears to have been a national phenomenon. For historians, these findings pose a challenge to examine suburban housing records in much greater detail and geographical scope.

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ENDNOTES

1. Caldonia Martin interview by Angela Jackson, 1972, transcript (Evanston Historical Society [EHS], Evanston, Illinois).

2. Roger Simon, "Housing and Services in an Immigrant Neighborhood: Milwaukee's 14th Ward," *Journal of Urban History* 2 (Aug. 1976): 435–458; Olivier Zunz, *The Changing Face of Inequality: Urbanization, Industrial Development and Immigrants in Detroit, 1880–1920* (Chicago, 1982); Henry L. Taylor Jr., "The Building of a Black Industrial Suburb: The Lincoln Heights, Ohio, Story," (PhD. diss., State University of New York at Buffalo, 1979); Richard Harris, "Working Class Home Ownership in the American Metropolis," *Journal of Urban History* 17 (Nov. 1990): 46–69; Richard Harris, "Self-Building in the

Urban Housing Market," *Economic Geography* 67 (Jan. 1991): 1–21; Richard Harris, "American Suburbs: A Sketch of a New Interpretation," *Journal of Urban History* 15 (1988): 98–103.

3. In 1940, the U.S. Bureau of the Census defined suburbs as the "thickly settled" districts adjacent to a central city or cities of 50,000 or more; however, the census bureau drew "metropolitan" limits using county boundaries. By this definition, there were 982,000 African Americans in southern suburbs in 1940, 468,000 in the North, and 32,000 in suburbs in the West. By contrast to 1,482,000 in suburbs, 4.4 million African Americans lived in central cities. Eighteenth Census of the United States: 1960, *Selected Area Reports, SMSA's*, Final Report PC(3)-1D (Washington, 1963), 3.

4. Non-white home ownership, 1940 (city vs. suburban ring): Chicago 7 percent: 25 percent; Kansas City 15:49; St. Louis, 7:43; Los Angeles, 24:34; Detroit, 15:49; Philadelphia, 10:28. 16th Census of the United States: 1940, Housing, volume II, *General Characteristics* (Washington, 1943).

5. For socio-economic characteristics of early black suburbanites, see Reynolds Farley, "The Changing Distribution of Negroes within Metropolitan Areas: The Emergence of Black Suburbs," *American Journal of Sociology* 75 (Jan. 1970): 333–351; Sixteenth Census of the United States: 1940, *General Characteristics of the Population, by States* (Washington, 1943), 621.

6. Harold Connolly, "Black Movement into the Suburbs: Suburbs Doubling Their Black Populations during the 1960's," *Urban Affairs Quarterly* 9 (Sept. 1973): 93.

7. Fourteenth Census of the United States: 1920, vol. III, *Composition and Characteristics of the Population by States* (Washington, 1923); Fifteenth Census of the United States: 1930, *General Characteristics of the Population, by States* (Washington, 1932). For diversity in early commuter suburbs, see Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York, 1985), 99–102.

8. Sixteenth Census of the U.S: 1940, Housing, Volume II, *General Characteristics* (Washington, 1943), tables 1 and 22.

9. Statistics for 1920 are based on a total sample of black households listed in manuscript census schedules on 28 blocks in Evanston's west side, including 229 households, and 684 individuals (27% of Evanston's total black population). "Non-white" home ownership in 1920: 31 percent, 1930: 33 percent, 1940: 26 percent. 30 percent of Evanston whites were home owners in 1940. Fourteenth Census of the United States: 1920, *Census Schedules*, Evanston Township, Illinois, Reel 358. For home ownership among long-term residents see David Bruner, "A General Survey of the Negro Population of Evanston," (Senior thesis, Northwestern University, 1924), 26, 33; Sixteenth Census of the United States: 1940, Housing: volume II, *General Characteristics* (Washington, 1943), 763; ibid, *Block Statistics*, Evanston, Illinois (Washington, 1943), 8–9; Seventeenth Census of the United States: 1950, Housing, vol. III, *Block Statistics*, Evanston, Illinois, (Washington, 1952), 6–7.

10. Sixteenth Census of the U.S: 1940, Housing, tables 1 and 22

11. Kevin Barry Leonard, "Paternalism and the Rise of a Black Community in Evanston, Illinois: 1870–1930," (Masters Thesis, Northwestern University, 1982).

12. Michael Ebner, *Creating Chicago's North Shore: A Suburban History* (Chicago, 1988).

13. Leonard, "Paternalism and the Rise of a Black Community"; Thirteenth Census of the United States: 1910, Population, Vol. II, *General Characteristics* (Washington, 1912). In 1920, approximately 84 percent of African American adults in Evanston were southern

born—66 percent from the deep South. Natives of Illinois made up 4 percent. Fourteenth Census of the United States: 1920, *Census Schedules*; for chain migration from Abbeville, South Carolina see Bruner, "A General Survey." For Evanston and the North Shore, see Ebner, *Creating Chicago's North Shore*, 234–236.

14. In 1940, almost 6,000 domestic and kindred service workers lived in Evanston. At least 1,600 were African American, based on a low estimate of three quarters of gainfully employed black women (1,153) and one quarter of employed black men (456). Sixteenth Census of the United States: 1940, Volume II, *General Characteristics of the Population*, table 33, 631–32, 636.

15. In 1920, 54 percent of black women in Evanston listed a paid occupation compared to 44 percent in Chicago. 81 percent worked in a service occupation, compared to 64 percent in Chicago. In 1940, 56 percent of African American women in Evanston worked outside the home, compared to 35 percent in Chicago. Jacqueline Jones, *Labor of Love, Labor of Sorrow: Black Women, Work, and the Family, from Slavery to the Present* (New York, 1985), 164. Fourteenth Census of the United States: 1920, vol. IV, *Occupations* (Washington, 1922), 367, 370; Ibid., vol. III, *Composition and Characteristics of the Population by States* (Washington, 1922), 249; Sixteenth Census of the United States: 1940, vol. II, *Characteristics of the Population*, (Washington, 1943), 631–632, 636.

16. In 1920, 41 percent of African American men worked in domestic and kindred services (compared to 28 percent in Chicago). "Chauffeur" and "janitor" topped the list of men's occupations. Approximately 8 percent of black men worked in professional or proprietary occupations. 6 percent were clerical workers, and 19 percent held skilled jobs. Fourteenth Census of the United States: 1920, *Census Schedules*; Allan Spear, *Black Chicago: The Making of a Negro Ghetto* (Chicago, 1967), 153.

17. Peter Gottlieb, *Making Their Own Way: Southern Blacks' Migration to Pittsburgh, 1916–1930* (Urbana, 1987) 76,183, 209–10; Carol Stack, *Call to Home: African Americans Reclaim the Rural South* (New York, 1996), 17–44.

18. Bruner, "A General Survey," 35; Louvenia Bell interview by S.F. Patton, April 23, 1974, transcript, (EHS).

19. Lessie G. Smith interview by Andrew Wiese, June, 1990, notes (in Andrew Wiese's possession); Milton Harper, Interview, April 26, 1974, transcript (EHS); Tom Kees interview, April 25, 1974, transcript (EHS); Gussie Booker interview by T. Welliver, May 4, 1983, transcript (EHS); Mrs. John J. Spencer interview by Wayne Watson, no date, transcript, tape #3 (EHS); Sam Butler interview by Carol Butler, July 6, 1971, transcript (EHS); Henrietta Taylor interview by S.F. Patton, May 10, 1974, transcript (EHS); Cora Watson interview by S.F. Patton, May 24, 1974, transcript (EHS); Caldonia Martin interview by Angela Jackson, no date, notes from tape, (EHS).

20. Andrew Wiese, "The Other Suburbanites: African American Suburbanization in the North before 1950," *Journal of American History* 85 (March, 1999): 1495–1524; Gretchen Lemke-Santangelo, *Abiding Courage: African American Migrant Women and the East Bay Community* (Chapel Hill, 1996), 139–40; Martin interview; Taylor interview.

21. 23 percent of black households included an unrelated roomer or tenant in 1920. 29 percent included extended family members. 43 percent (75 of 175 households) included one or the other. Fourteenth Census of the United States: 1920, *Census Schedules*, Evanston, Illinois, Enumeration Districts 78–80; On Ayars Place, 63 percent of black home owners rented rooms or apartments in their homes in 1931. See R.L. Polk and Company, *Polk's Evanston and North Shore Directory: 1931* (Chicago, 1931). For similar patterns see Simon, "Housing and Services in an Immigrant Neighborhood." By 1940,

many west side blocks housed more than one family at almost every address. Sixteenth Census of the United States: 1940, Census of Housing, Volume I, *Block Statistics* (Washington, 1942) 8–9.

22. A selection of fifty-three obituaries of black Evanstonians from 1946 to 1987 (most after 1960) revealed that 32 percent of decedents were living with relatives—typically an adult child—at the time of their death. Eighteen (almost all of them migrants to Evanston) had living brothers or sisters in town. Families' choice of final resting place also suggests the extent to which Evanston had become home for these black southerners. 86 percent of those who listed a place of burial (38 of 44) were buried locally. Obituaries, *Evanston Review*, 1946–1987.

23. By 1920, Evanston institutions ranging from hospitals to the Boy Scouts excluded or segregated black patrons. In response, black Evanstonians established separate institutions of their own, often with financial support from local whites. Leonard, "Paternalism and Deference," 30–33; Bruner, "A General Survey," 31.

24. For "informal zoning" in the South see, Howard Preston, *Automobile Age Atlanta: The Making of a Southern Metropolis, 1900–1935* (Athens, 1979); Sixteenth Census of the United States: 1940, Housing: *Block Statistics*, Evanston, Illinois (Washington, 1942).

25. A sample of 33 Evanston subdivisions recorded between 1903 and 1947 uncovered just two racial covenants. Torrens Deed Dockets 239A, 239B, 239D, 239G, 240, 240A, 241, 241B, 242B, 242D, 242E, 242F, Cook County Recorder of Deeds, Chicago, Illinois (Cook County Building, Chicago, Illinois). Whites on at least one additional block adopted a racial covenant in the 1940s as the black community began to expand beyond its older boundaries. 1700 block of Asbury Avenue, Document 12799099, Deed Microfiche, Cook County Recorder of Deeds. Oral histories suggest more informal boundaries. Geraldine Cooper recalled, "there were no signs such as 'whites only,' but everyone knew where they were allowed and not allowed to be." Geraldine Cooper, Buelah Avery and Ruby Alexander interview by David Owusu-Ansah, May 4, 1983, transcript (EHS).

26. Evanston passed a zoning ordinance in 1919, which zoned for commercial uses almost every block where blacks lived outside the west side. Over time, public and private redevelopment demolished dozens of black occupied housing units in these areas. See Map 2. David Bruner, "A General Survey," Map V.

27. Sixteenth Census of the United States: 1940, Housing: *Block Statistics*, 5–12; In 1960, the index of segregation in Evanston (87.2) was only slightly lower than in Chicago (92.6). Karl Taeuber and Alma Taeuber, *Negroes in Cities: Residential Segregation and Neighborhood Change* (Chicago, 1965), 59.

28. Olivier Zunz, *The Changing Face of Inequality*, 161.

29. Henry L. Taylor, Jr., "The Building of a Black Industrial Suburb"; Henry L. Taylor, ed., *Race and the City: Work, Community, and Protest in Cincinnati, 1820–1970* (Urbana, 1993); Andrew Wiese, "Places of Our Own: Suburban Black Towns before 1950," *Journal of Urban History* 19:3 (May, 1993): 30–54.

30. Robert Weaver, *The Negro Ghetto* (New York, 1948); Charles Abrams, *Forbidden Neighbors: a Study of Prejudice in Housing* (New York, 1955); Karl and Alma Taeuber, *Negroes in Cities*, 25; Allan Spear, *Black Chicago*; Gilbert Osofsky, *Harlem: The Making of a Ghetto, 1890–1930* (New York, 1966); William Tuttle Jr., *Race Riot: Chicago in the Red Summer of 1919* (New York, 1970); Arnold Hirsch, *Making the Second Ghetto: Race and Housing in Chicago* (Cambridge, 1987); Edward Orser, *Blockbusting in Baltimore: the Edmondson Village Story* (Lexington, 1994).

31. Two-thirds of loans to African Americans originated in three institutions (Chicago Title and Trust Company—25 percent—plus two Evanston banks) and seven individuals—five of whom were prominent in local affairs. The other third was spread among lenders who made fewer than four loans. Local lenders made 29 percent of mortgage loans (42 of 147). Torrens Deed Dockets 240E, 241, 589D.

32. Analysis of Evanston's black housing market is based on a survey of 1920 census manuscripts, Evanston city directories, building permits and deed and mortgage records, plus oral histories, published census reports, and local newspaper reporting. Three blocks chosen for analysis were 1000–1200 Ayars Place, Hobbs' Subdivision (subdivided 1890); the 1800 block of Brown Avenue, J.S. Hovland's Addition (subdivided 1914); and the 1900 block of Brown Avenue, Culver's Addition to Evanston (initial subdivision, 1891, re-opened, 1923). They represent the range within Evanston's black housing market between 1910 and 1940. I culled 230 mortgages from approximately 1,200 transactions involving the 93 properties on these three blocks (source: Cook County Torrens Deed Dockets). 148 of these mortgages were made directly to African Americans. From this group, I traced 73 mortgages and recorded the amount, rate of interest, and duration of the loan. For comparison, I also compiled terms for 73 mortgage loans to white Chicagoans recorded during the same months as mortgages to the west side of Evanston.

33. Ayars Place was later renamed Garnett Place.

34. Hobbs Subdivision, Torrens Deed Docket 589D; Fourteenth Census of the United States: 1920, *Census Schedules;* Sanborn Map Company, *Fire Insurance Map of Evanston, Illinois, 1920* (Chicago, 1920). White occupations in 1920 included skilled blue-collar workers (carpenter, tailor, machinist, and mason, for example) as well as a college professor, proprietors of a hardware store and a tire repair shop, and managers of several local businesses.

35. Cora Watson interview by Sharon F. Patton, May 24, 1974, transcript (EHS).

36. Trust Deed, Moses W. and Cora L. Watson to Victor C. Breytspraek, Trustee, March 22, 1919, document no. 6486557, Cook County Deed Books (microfiche) Cook County Recorder of Deeds; Warranty Deed, A.M. Mickelson and Augusta Mickelson to Moses W. and Cora L. Watson, document no. 6496591, ibid. For home ownership, see Torrens Deeds Docket 589 D, Hobbs Subdivision; Fourteenth Census of the United States: 1920, *Census Schedules; Bumstead's Evanston City and North Shore Directory, 1920–1921; R.L. Polk's Evanston City and North Shore Directory, 1925* (Chicago, 1925); *Polk's Evanston City Directory, 1931* (Chicago, 1925). Note, Polk's directory identified African Americans with the symbol "(c)," for "colored," between 1922 and 1927.

37. Fourteenth Census of the United States: 1940, *Housing: Block Statistics*, 5–12.

38. *R.L. Polk's Evanston City Directory, 1925*, 56; Albert N. Marquis, ed., *Who's Who in Chicago: The Book of Chicagoans, 1931* (Chicago, 1931), 403; Hahn made 10 percent of the mortgage loans (25 of 230) on three west Evanston blocks, including nine loans to African Americans, all on Ayars Place. Torrens Deed Docket 589D.

39. Five future presidents of the North Shore Real Estate Board made mortgage loans or built houses for blacks on the west side. Two, Christian J. Golee and Ray L. Dowdall lent to African Americans on Ayars Place. Torrens Deed Dockets 240E, 241, 589D; "Will Honor Realty Leaders at 25th Anniversary Dinner," *Evanston Review*, April 27, 1944; Christian J. Golee, Obituary, *Evanston Review*, January 26, 1950, p. 14; Clyde Foster worked for Quinlan and Tyson from 1907 through the 1960s. He was its treasurer during the 1920s and later president and chairman of the board. Foster also served as Seventh ward Alderman in Evanston, 1918–1924. "Clyde Foster, Dean of City's Businessmen, Marks 50th Year," *Evanston Review*, July 11, 1957; Clyde D. Foster, Obituary, *Evanston*

Review, Sept. 1, 1966, p. 85; "Who's Who in Real Estate," *Evanston Review*, March 5, 1943, p. 20.

40. N=60 loans directly to African Americans (1918–1931). Torrens Deed Docket 589D.

41. Torrens Deed Docket 589D; *Polk's Evanston City Directory, 1925* (Chicago, 1925); Albert N. Marquis, ed., *Who's Who in Chicago*.

42. Hidden costs included charges for title searches, service charges, and fees for construction loans or second mortgages, which often substantially inflated the price of credit. Robert F. Bingham and Elmore L. Andrews, *Financing Real Estate* (Cleveland, 1924), 115–117; Chicago Commission on Race Relations, *The Negro in Chicago* (Chicago, 1920).

43. For Ayars Place, n=31: 12 first mortgages, 19 second mortgages. Chicago statistics were drawn from a random sample of 73 loans to white Chicagoans recorded in the same months as loans to African Americans in Evanston. For preference to black borrowers, see, for example, John F. Hahn first mortgage to black chauffeur, Thomas Jetton, (2,000 @ 6 percent in three years) compared to first mortgage to John Keegan, a white mason (across the street) ($2,500 @ 6.5 percent in 3 years). Torrens Deed Docket 589D.

44. 427 (35 percent) of the 1,223 occupied housing units in the black west side in 1940 were constructed between 1920 and 1929. Sixteenth Census of the United States, 1940: Housing, *Block Statistics*, Evanston, Illinois, 8–9.

45. City of Evanston, Building Permits, (EHS). *R.L. Polk's Evanston City and North Shore Directory*, 1922–1927; David Bruner called owner building "the most striking tendency in the distribution of the Negro population." Bruner, "A General Survey," 36.

46. Harris, "The Unplanned Blue-Collar Suburb."

47. Torrens Deed Docket 240E; Sanborn Map Company, *Fire Insurance Map of Evanston, Illinois, 1920*. Early residents included laborers, carpenters, chauffeurs, a janitor, hod carrier, train conductor, and fireman, plus a minister and a few small business owners. Fourteenth Census of the United States: 1920, *Census Schedules*; *Bumstead's Evanston City and North Shore Directory, 1920–1921*.

48. Harris, *Unplanned Suburbs*; Nicolaides, "Where the Working Man is Welcomed: Working Class Suburbs in Los Angeles, 1910–1940," forthcoming, *Pacific Historical Review*, 2000.

49. Construction costs listed on Evanston building permits were a maximum cost which builders were not to exceed. A small tax (.1 percent of estimated cost) gave builders a small incentive to underestimate costs.

50. The average construction cost of early homes was less than $1,500. African American-owned homes averaged $900 (n=27, 8 homes were owned by African Americans). City of Evanston, Building Permits (EHS).

51. 2100 Emerson Street, ibid; Bruner, "General Survey," 36, also plate VI., photograph no. 7.

52. Fenton Turck to Franklin Gray and Wife (of Oak Park, Illinois) October 13, 1923, Deed Locator 19122, Torrens Deed Dockets 241, 618.

53. Based on sample of building permits for 22 houses in Culver's addition. City of Evanston, Building Permits; also list prices of $12,000 and $12,500 for 1919 and 1937 Grey Avenue, *North Shore Guide*, January 26, 1929, see Evanston-Buildings-Razed, YMCA Emerson Street, Box 242, (EHS).

54. E.g., block 3, lots 25–26, 41–42, 45–46, Culver's Addition to Evanston, Torrens Deed Docket 241. Also, a row of four bungalows at 1802–1808 Foster Street, October, 1923, and three bungalows, 1817–1823 Lyons Street, October, 1924, ibid; James J. Barbour, Obituary, *Evanston Review*, April 4, 1946, p. 94; James J. Barbour, "A City Lawyer," *Evanston Review*, December 28, 1939, Clippings File, James J. Barbour (Evanston Public Library, Evanston, Illinois).

55. Brick bungalows at 2008 Grey Avenue and 2026 Emerson. Two-flats at 1919, 1921 and 1937 Grey. City of Evanston, Building Permits; Partners included builders James W. Jackson, John Wesley Banks, and George Dunn, architect W.J. Bailey (of Chicago) and real estate agent William Henry Dixon; also *Polk's Evanston and North Shore Directory*, 1925, 1931; Bruner, "A General Survey," 35–6; *North Shore Guide*, January 26, 1929.

56. These homes cost from four to eight times the combined yearly income of the "average" black working couple. In 1924, an African American janitor in Evanston might earn $1,000 to $1,500 in a year; domestic servants earned $750 to $900. Bruner, "General Survey," 36, 44–47.

57. Albert G. Hinman, "An Inventory of Housing in a Suburban City," *Journal of Land and Public Utility Economics* 7 (May, 1931), 169–180; Sixteenth Census of the United States: 1940, Housing: *Block Statistics*, 8–9.

58. 1829 Grey Avenue, City of Evanston, Building Permits; also, Hovland's Addition, Block 3, Lot 15, Torrens Deed Docket, 240E. Note, not all sources of credit must be recorded as a lien against property. "Equitable mortgages" may be secured by contract but not recorded with the county. However, building without a mortgage was not uncommon in working class subdivisions where owner building was common. Wiese, "Places of Our Own."

59. Block 1, lots 15–16, Hovland's Addition, Torrens Deed Docket 240E.

60. Chicago Title and Trust made 36 (of 87) mortgage loans in Hovland's addition between 1915 and 1930. Ibid.

61. Sample of 32 mortgages on the 1800 blocks of Brown and Grey Avenues: 13 first mortgages, 19 second or third mortgages. Three-fourths of first mortgages were construction loans. Torrens Deed Docket 240E.

62. Torrens Deed Docket 241.

63. Frank Foster joined the real estate firm, Quinlan and Tyson, of which his father was president, in 1947. Frank B. Foster interview by Andrew Wiese, January 9, 1998, notes (in Wiese's possession).

64. Richard Harris and Matt Sendbuehler note that individual mortgage lending was especially common in Canada before World War Two. Harris and Sendbuehler, "Making a Working Class Suburb in Hamilton's East End, 1900–1945," *Journal of Urban History*, 20 (Aug. 1994), 491–93; Bingham and Andrews, *Financing Real Estate*, 89–91; also Marc Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (New York, 1987), 35–36.

65. Robert Weaver, *The Negro Ghetto* (New York, 1948), 39; Tuttle Jr., *Race Riot*, 171–178; also Thomas Lee Philpott, *The Slum and the Ghetto: Neighborhood Deterioration and*

Middle Class Reform, Chicago, 1880–1930 (New York, 1978), 162–164. In 1924, the National Association of Real Estate Boards and local affiliates adopted a "code of ethics" that included the pledge, "a Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood." This regulation remained part of the NAREB code until 1950. Davis McEntire, *Residence and Race, Final and Comprehensive Report to the Commission on Race and Housing* (Berkeley, 1960), 244–248.

66. On suburban efforts to exclude African Americans, see President's Conference on Housing and Home Ownership, *Negro Housing* (Washington, 1932), 46–47; National Association for the Advancement of Colored People, "A Year's Defense of the Negro American's Citizenship Rights," *Nineteenth Annual Report, 1928* (New York, 1929) Box 758, Presidential Papers, Herbert Hoover Presidential Library, West Branch, Iowa; also, "Negro Ouster Suit on in Westchester," *New York Times*, March 7, 1937, Clippings Scrapbook, "Housing, New York State," Schomburg Center for Research in Black Culture, New York; on the North Shore, see Ebner, *Creating Chicago's North Shore*, 226, 235; Abrams, *Forbidden Neighbors*.

67. The five individuals who were the most active mortgage lenders in west Evanston all belonged to the North Shore or Chicago Real Estate Boards, as did a number of other men who appeared less often in the sample.

68. For an example of this view, see Mayor Ingraham's Committee on Post War Planning, "Evanston Housing: Some Facts, Some Problems," (Evanston, 1943).

69. File: Evanston Hospitals—Community, (EHS); "Editor's note," *North Shore Guide*, Jan. 26, 1929; Trust deeds William H. Dixon to Howell N. Tyson, lots 34–35, Culver's addition, Lots 99–100, Hovland's addition, Torrens Deed Dockets 240E, 241.

70. Ibid.

71. Foster was president of the (black) Evanston Community Hospital from the 1920s through the 1950s. Hahn served on the local charity board from 1911 until the time of his death. "Clyde Foster, Dean of City's Businessmen," *Evanston Review;* Clyde D. Foster, "Obituary"; John F. Hahn, "Obituary," *Evanston Review*, April 12, 1945, p. 83.

72. Spencer interview by Sharon F. Patton; Spencer interview by Wayne Watson; Watson interview; Mrs. E. Edgarton Hart interview by Glenna Johnson, May 20, 1974, transcript (EHS).

73. There is no concrete evidence that any of the larger white lenders in west Evanston lent directly to an employee or family member thereof, however it is not unlikely. A tribute written for William Dyche, president of the State Bank and Trust Company, suggests the existence of that practice as well as the ways paternalism earned esteem within the white community. The writer claimed that Dyche's door was always open, whether to college presidents or "a former colored housekeeper trying to make a mortgage on some property." Dyche did not make any of the loans sampled, but his bank made 30 (of 230) loans in the sample. George Dalgety, "Mr Dyche's Career Packed with Achievement," *Evanston Review*, August 23, 1934, pps. 22–23; Torrens Deeds Dockets 240E, 241, 589D. None of the other lenders was known to have employed black servants. Fourteenth Census of the United States: 1920, *Census Schedules*, Evanston, Illinois.

74. Philpott, *The Slum and the Ghetto*, 204.

75. Ibid., 116, 244–69.

76. Black population in Evanston grew from 2,522 to 4,938 between 1920 and 1930. Meanwhile builders erected 427 new units of housing. At four persons per household, these new units offered room for 1,700 persons, 71 percent of total population growth. Sixteenth Census of the United States: 1940, Census of Housing, Volume I, *Block Statistics*, 8; Leonard, "Paternalism and the Rise of a Black Community."

77. Cora Watson interview; William H. Gill, Obituary, *Evanston Review*, July 27, 1961, p. 96.

78. Martin interview.

79. Jackson, *Crabgrass Frontier*, 99–102.

80. Blumberg and Lalli, "Little Ghettoes," 124.

81. Wiese, "The Other Suburbanites."

82. For Englewood, see *New York Age*, April 16, 1921, p. 8. On Yonkers, see Bruce D. Haynes, "The Social Construction of a Black Suburban Community: A Case Study of Runyon Heights, Yonkers, New York, 1912–1994," (PhD. diss., City University of New York, 1995). For Pasadena, see James E. Crimi, "The Social Status of the Negro in Pasadena, California," (Masters Thesis, University of Southern California, 1941), 15–18; also, City of Pasadena, Department of Planning and Permitting, Building Permits, 1904–1921 (Hale Building, Pasadena, California); 1920 home ownership rate is based on a sample of 157 black households (48 percent of black residents) in manuscript census schedules. Fourteenth Census of the U.S., Census of Population: 1920, *Census Schedules*, Pasadena, California, Enumeration Districts 504–535.

83. Earl F. Cartland, "A Study of the Negroes Living in Pasadena," (Masters Thesis, Whittier College, 1948), 10; Leona and Garfield Lee interview, audio-tape, 1984, Black History Project, (Pasadena Historical Society, Pasadena, California); "City of Pasadena Architectural and Historical Inventory: Survey Area Sixteen, Brenner Park," Feb., 1983, Urban Conservation Program, City of Pasadena, Department of Building and Permitting (Hale Building, Pasadena, California), 211–13, 216; For loans to blacks in Pasadena, see for example, Grant Deed, Leoni M. Twomey to Robert and Mandy Morgan, October 9, 1916, Document 22, Book 6337, p. 303, Los Angeles County Recorder of Deeds (Los Angeles County Recorder-Registrar, Norwalk, California), 44.